Certificate Number: 03088-NJ-DE-033196719

Bankruptcy Case Number: 19-17188



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on <u>August 2, 2019</u>, at <u>12:04</u> o'clock <u>PM CDT</u>, <u>Patricia A Morgan</u> completed a course on personal financial management given <u>by telephone</u> by <u>Debt Education and Certification Foundation</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>District of New Jersey</u>.

Date: August 2, 2019 By: /s/Brianna M Glynn

Name: Brianna M Glynn

Title: Counselor